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INCOME OF THE RURAL POPULATION IS A CONDITION FOR THE FORMATION OF HUMAN CAPITAL IN RURAL AREAS

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The formation of human capital in rural areas, adequate in quality to modern requirements for the level of functioning of the agricultural sector of the economy and trends in rural development, is the most important prerequisite for the harmonious spatial development of the Russian Federation, overcoming imbalances in the evolution of urban and rural localities, preserving rural communities and their places of life. The article presents the materials of the theoretical and empirical analysis of the most significant factors determining the development of human capital in rural areas (using the example of the Kurgan region as one of the depressed agricultural regions of Russia), including the social status of villagers, the structure and size of their income and expenses, and, consequently, opportunities to improve the human capital incorporated in them (by investing available funds in education, vocational training, development of entrepreneurial and creative abilities).

Keywords: human capital; income; expenses; regional development; rural areas

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ДОХОДЫ СЕЛЬСКОГО НАСЕЛЕНИЯ – УСЛОВИЕ ФОРМИРОВАНИЯ ЧЕЛОВЕЧЕСКОГО КАПИТАЛА В СЕЛЬСКОЙ МЕСТНОСТИ

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Формирование человеческого капитала сельских территорий, адекватного по качеству современным требованиям к уровню функционирования сельскохозяйственной отрасли экономики и тенденциям развития села, является важнейшей предпосылкой гармоничного пространственного развития Российской Федерации, преодоления диспропорций в эволюции городских и сельских локальностей, сохранения сельских сообществ и мест их жизнедеятельности. В статье представлены материалы теоретико-эмпирического анализа наиболее значимых факторов, обусловливающих развитие человеческого капитала сельских территорий (на примере Курганской области как одного из депрессивных аграрных регионов России), в числе которых социальное положение селян, структура и размер их доходов и расходов, а следовательно, возможности совершенствовать инкорпорированный в них человеческий капитал (вкладывая имеющиеся средства в образование, профессиональную подготовку, развитие предпринимательских и творческих способностей).

Ключевые слова: человеческий капитал; доходы; расходы; региональное развитие; сельские территории

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Introduction

The conclusions of domestic and foreign theoretical studies, the results of empirical studies confirm the relevance of the development of an integrated interdisciplinary conceptual approach to the formation of human capital in rural areas and, as a result, determine its framework provisions, including those dictated by such modern phenomena as changes in the state of rural areas and the growth of their importance. due to environmental fluctuations (economic, political, biological), the digitalization of the economy and the virtualization of many economic processes, the strengthening of the individualization of rural life and the disunity of rural communities, the weakening of the institution of the family and the decline (for objective and subjective reasons) of the civic activity of the villagers, the modification of common values and reduction in trust [20; 21]. In addition, for the conceptualization of the human capital of rural areas, many features of agricultural activities occurring in rural areas do not lose their relevance, namely (1) the "biological" nature of agricultural production (the focus of activity is animals and plants), which determines a high degree of uncertainty regarding the volume and quality of agricultural production. products and, as a consequence, the associated significant risks (dependence on weather conditions, constant instability), (2) geographical dispersion and remoteness of agricultural holdings and rural settlements, which leads to additional costs for organizing logistics flows (material, human, financial, information), (3) the prevailing conditions of life in the countryside, as a result of which many difficulties arise that affect both the production and social aspects of rural life. All these features, as already demonstrated by their own studies [13; 14], suggest that people employed in agricultural activities have special personal qualities, including (1) moral and business (including the state of health, despite the fact that, in physical terms, rural labor becomes generally technologized), (2) emotional-volitional (characteristic of the rural environment), (3) professional (specific due to the significant uniqueness of the industry), and therefore requiring certain efforts and costs for the accumulation of human capital in rural areas of relevant quality.

The main focus of this study is the impact of the population's well-being (income, first of all) on its distribution over the territory of the regions (in rural or urban locality) and, ultimately, on the state of human capital. Considering directly the income of villagers (their cash receipts available for life and personal development) as an important condition for the formation of human capital in rural areas, the work takes into account its subsequent impact on regional development. In this regard, it should be noted that the real steps taken at the level of state policy and economic practice regarding the development of education, vocational training, entrepreneurial abilities, and creative qualities of the rural population contribute to the improvement of agricultural production, the creation of conditions for the dynamic and sustainable development of rural communities, the successful solution of a multitude of environmental and social issues within the boundaries of certain rural areas [15; 26; 18]. Moreover, empirical studies demonstrate an adequate adaptation of agricultural business and social institutions to changes in the socio-economic environment and its challenges precisely in those regions that were able to accumulate a sufficient amount of human capital of the appropriate (according to modern social standards) quality [27; 9; 7; 8].

Methods

Turning to classical works on human capital, we focus on the fact that the qualities that are important for the life of every person, including knowledge, skills, skills (and much more), are identified by scientists as capital (human capital), and not as separate from it is a resource cluster. As such, human capital (as a type of capital) has many characteristics in common with other types of capital, which A. Smith drew attention to in his time. In his opinion, "the acquisition of talents, the contribution to education is always worth the real costs, which are capital, fixed and realized both in an individual and in society as a whole, and the increased dexterity of a worker is like a machine that facilitates work, but requires certain costs, recoverable from profits" [31]. In turn, T. Schultz in one of his works notes that if A. Smith defines all acquired and useful abilities of people as part of the capital as a whole [34], then I. Fischer, proposing his concept of capital, insists on the allocation "Living capital" as opposed to "dead capital" (that is, human capital versus physical capital) [10]. According to the theory of human capital, the reproduction process of this phenomenon includes such stages as making investments and expecting (receiving) certain incomes from them [4]. Thus, workers, investing in education, technical knowledge and skills, have higher professional competencies, a more significant return on them and count, of course, on a decent level of remuneration for their labor (increase in wages), and higher incomes allow not only to satisfy the essential needs of the employee, but also to extract added value, thanks to which he continues to invest in improving his human capital and, of course, in improving the quality of life. Companies themselves also invest in the further education of employees and improve their professional skills, realizing that the return on their investment will be significantly higher [17; 23; 24; 25]. A similar situation is observed at the territorial level, when funds from the regional (municipal) budget are spent on the reproduction of many aspects of human capital (including values and traditions) based on its accumulation within the boundaries of a particular territorial space, which is important from the point of view of social prospects economic development of the region as a whole, and from the standpoint of the successful life of individuals.

Analyzing the specifics of the reproduction of human capital (in comparison with its other forms), it is necessary to highlight (along with general characteristics) some of its essential features: 1) the nature of human capital is intangible,

and therefore not capital itself is subject to purchase and sale, but its services (moreover, these concepts are interrelated, but not identical); 2) human capital incorporated in individuals, organizations, industries (and so on) cannot be transferred to other entities separately from its bearer; 3) the accumulation of human capital at any level (individual, firm, territory) requires a long period of time, which must be taken into account when planning its formation and use; 4) the mobility of human capital is associated with the mobility of its carriers (movement from one locality to another is possible, but together with the owner); 5) if an employee (carrier of human capital) leaves one or another organizational structure, then human capital remains with him, regardless of which entity (organization, region, country) made significant investments in him (employee); 6) the effectiveness of the use of human capital is determined not only by its internal qualities, but also by the conditions of utilization.

Exploring various approaches to the definition of the phenomenon of "human capital", we emphasize that in science the interpretation of this concept is very ambiguous. In the understanding of S.A. Dyatlova, for example, human capital is "a certain stock of health, knowledge, skills, abilities, motivations formed as a result of investments and accumulated by a person, used in various spheres of social reproduction, contributing to the growth of labor productivity and, as a result, an increase in income (earnings)" [6, p. 83]. In turn, M. Blaug and his colleagues note that the basic postulate of the concept of human capital is the idea that the population spends both to meet their current needs and to obtain certain benefits (monetary and non-monetary). Non-monetary benefits include, for example, investing in education and health, spending time on (1) finding a better job (including in terms of remuneration), (2) improving professional skills, (3) obtaining information about vacancies and opportunities for professional growth [5; 22; 30; 16]. On the one hand, these are the necessary conditions for improving the quality of human capital, which determines the innovative development of any subject in modern (global, technological, social, cultural) environmental conditions, but on the other hand, these conditions are difficult to implement without additional investment of financial resources [37; 32].

Revealing the scientific content of the phenomenon of "human capital", we note that scientists turn to the interpretation of such a concept as "human resources", most often without identifying them. Moreover, if in theoretical scientific works some authors argue that the term "human capital" is more preferable than the term "human resources" (especially when a researcher deals with a conceptual description of a special form of capital incorporated into

people), then in empirical and analytical In their works, scientists still use the characteristics of human resources, which are easier to quantify, and the estimates obtained are most acceptable for clear interpretation. In this work, it is advisable to note some fundamental semantic differences between these two concepts, which are important to take into account in the process of their application. Firstly, any resources (including human) are utilized (used), and capital (including human) is invested and generates income. At the same time, the accumulation of human capital (and this is especially important) is the result of the development of human resources [12; 2; 28; 29]. Secondly, defining the qualities of an employee required to perform various labor functions, the theory of human capital offers a more differentiated approach to assessing the competencies and qualifications of each person in the current environmental conditions, highlighting, first of all, those that are (1) purely estimates human resources, (2) directly constitute human capital [35; 38]. Third, a more detailed (individual) approach is proposed both by the theory of human capital itself and by quantitative assessment methods used to identify both labor force (human resources) and economic resources (human capital) [40]. Whatever it was, but the use of the most important indicators of human resources in theoretical and empirical studies regarding the human capital available within the boundaries of rural areas is noted with high significance and effectiveness. So, for example, in modern science, an important place is occupied by the methodology for calculating the Human Capital Index proposed by the World Economic Forum, based on estimates of the composition and structure of the labor force (concentrated on the territory), taking into account the learning outcomes of workers, their employment by age categories, etc. [40]. In connection with the above, we note that within the framework of the research conducted by the authors of this article, serious attention was paid not only to the concept of "human capital" in its broader aspect (directly when studying the correlation between human capital and the results of development of territories), but also more acceptable for quantitative assessments. the category of "human resources" (when assessing the carriers of human capital available within the boundaries of rural areas, their qualitative potential, and their impact on the development of the region with the available analytical tools).

When specifying the methodology and methods that have significant heuristic potential to achieve the goal indicated in the study, it should be borne in mind that the development of domestic regions (as well as their districts) differs by significant divergence in terms of the main socio-economic indicators. Moreover, against the background of significant differentiation, many agricultural regions today demonstrate precisely low indicators of the development of the main sectors of agricultural production (against the background of reforms in recent decades) and a certain lag in social security and living conditions of the population. Of course, the possibilities of overcoming these imbalances and creating a favorable environment for improving rural human potential largely depend on (1) the amount of government support planned at the federal level, (2) the financial capabilities of the regions and their municipalities, (3) the willingness of the agricultural business to invest in development territories and their improvement, (4) income of the rural population, or rather their sufficiency for significant investments in personal development (cultural, professional, physical, mental, etc.), and not only for the purchase of essential goods. As a result, the study of the relationship between the indicators of human capital reproduction (indicators of its quantity and quality) and the volume of investments made in this process becomes the locus of modern interdisciplinary research. As an information base for the empirical part of the study, statistical materials on the Kurgan region are used, bordering both on the constituent entities of the Russian Federation (Sverdlovsk, Chelyabinsk, Tyumen regions), and with Kazakhstan (a state significant for international cooperation), identified according to the current classification as an agrarian-industrial subject RF (the region is distinguished by a high proportion of the rural population, a significant contribution of the agro-industrial complex to the gross regional product (about 11%), a developed market and educational infrastructure that ensures the functioning of agriculture and rural areas). Analytical studies regarding (1) assessing the income and expenditures of the population of the Kurgan region, (2) identifying the possibilities of the population to invest in their personal development were carried out by calculating and generalizing generally recognized (demographic and general economic statistics) indicators [33; 1]. Monitoring the monetary incomes (and then expenditures) of the population as one of the significant conditions for the formation of human capital in rural areas made it possible (by means of generalization and systematization of statistical data) to specify, ultimately, some objective opportunities for investing in the development of human capital directly within the boundaries of rural areas of the studied subject.

Results

Revealing the socio-economic basis for the formation and development of human capital, we note that it really is represented not only by demography and the current general situation regarding employment, but also by the level of income received by rural residents from various sources. This statement is based on the understanding of the very phenomenon of "human capital" as a unique economic resource, and the peculiarity of this factor of production as capital is the ability (1) to invest in it and (2) to receive a significant income from these investments. From this conclusion, it follows that the growth of human capital (improving the educational level of a person, developing his professional skills, etc.) is possible, but subject to the receipt of income adequate for further investments [3].

Analyzing the size and structure of the population of the Kurgan region, it should be noted that over the past decade, a significant part of it (about 40% on average) has been specified as rural. The general trend (as in most agricultural regions of the Russian Federation) reflects a permanent decline in the population of the region as a whole and a decrease in the share of the rural population in particular (Table 1).

Table 1.

Years	Total population, thousand people	inclu	ıding	In the total population, percent		
		urban	rural	urban	rural	
2000	1047,1	589,4	457,7	56,3	43,7	
2015	861,9	532,6	329,3	61,8	38,2	
2016	854,1	527,7	326,4	61,8	38,2	
2017	845,5	522,8	322,7	61,8	38,2	
2018	834,7	518,5	316,2	62,1	37,9	
2019	827,2	514,5	312,7	62,2	37,8	

Population of the Kurgan region (at the end of the year)

Source: [19]

The population of the Kurgan region is annually decreasing due to the unfavorable demographic situation (moreover, the number of the rural population), is decreasing at a higher rate compared to the number of the urban population), which is quite typical for agricultural regions, whose level of development is significantly lower than the national average. So, in 2019, the Government of the Russian Federation classified the Kurgan region as one of the depressed regions of the Russian Federation (having the worst indicators in terms of per capita income of residents, the share of the population with incomes below the subsistence level, unemployment and investment in fixed assets), which requires special approach, special development programs (in the context of state regulation), significant financial investments (from the point of view of costs), and from the point of view of scientific support -a special fundamental doctrine, the relevance of which is extremely high for such regions today.

An important factor in the decline in the population of the Kurgan region is the negative migration phenomena (negative migration flows) observed over the past two decades (Table 2).

Table 2.

Years	Number of arrivals			Dropouts			Migration gain, decrease (-)		
	urban and countryside	including		urban and	including		urban and	including	
		urban	rural	countryside	urban	rural	countryside	urban	rural
2000	23179	10523	12656	25213	11591	13622	-2034	-1068	-966
2015	30264	15584	14680	35800	18050	17750	-5536	-2466	-3070
2016	28332	13335	14997	33177	17595	15582	-4845	-4260	-585
2017	27947	14000	13947	33060	17563	15497	-5113	-3563	-1550
2018	29635	16173	13462	36123	18670	17453	-6488	-2497	-3991
2019	29829	14315	15514	32356	14975	17381	-2527	-1641	-886

Characteristics of migration flows of the Kurgan region, people

Source: [19]

As follows from the statistical information, the trajectory of the migration growth of the population (the difference between arrivals and departures) has a wave-like character, but the quantitative ratio of this indicator in urban and rural areas is ambiguous. In the time period presented in the article, for example, the years (2000, 2016, 2019) are noted in which a higher number of arrivals for permanent residence in the countryside was recorded compared to the number of arrivals in the cities of the Kurgan region. , but in some years (2000, 2019), the number of people leaving rural areas exceeds the number of migrants from cities in the region under study. However, as statistics show, the dynamics of population migration from cities is still greater than from villages, especially in the past few years. It should be noted that one of the unfavorable circumstances that significantly affect the migration processes in the Kurgan region and determine the decline in its population is the low level of income of the population of the region, the absence of positive trends in their changes.

In the economic literature, various types of income are identified as income, such as wages, income from property, income from entrepreneurial activity, social payments and other cash receipts, the analysis of the dynamics of which deserves special attention (Table 3).

Table 3.

Indicator 2000		2015	2016 2017 20		2018	2019	2019 to 2000		
million rubles									
Cash income of the population,	16957,5	211026,9	207721,3	210688,9	204999,4	212428,7	> 12.5 times		
including: salary	6276,8	101953,6	102452,8	105512,8	112289,9	117435,5	> 18,7 раз		
social payments	2986,6	56684,9	61143,4	64808,8	63315,1	66090,8	> 22,1 times		
property income	455,3	4230,0	4658,2	4245,5	3868,0	4235,0	> 9,3 times		
business income	2958,0	12521,7	12165,3	11924,5	12222,5	12587,5	> 4,3 times		
other cash receipts	35636,7	27301,6	24197,4	13304,0	12080,0	12080,0	< 12,5 times		
percentage structure									
Cash income of the population,	100	100	100	100	100	100			
including: salary	37,0	48,3	49,3	50,1	54,8	55,3	+18,3		
social payments	17,6	26,9	29,4	30,7	30,9	31,1	+13,5		
property income	2,7	2,0	2,2	2,0	1,9	2,0	-0,7		
business income	17,4	5,9	5,9	5,7	6,0	5,9	-11,5		
other cash receipts	25,3	16,9	13,2	11,5	6,4	5,7	-19,6		

Source: [19]

As statistics show, the main source of income for the population of the Kurgan region is mainly their wages, the share of which in the total income is constantly growing. For the period 2000-2019 the share of this source increased from 37% to 55.3%. At the same time, the highest growth in income for the analyzed period (against the background of an increase in total income by 12.5 times) is observed in social payments (22 times), income from property increases (from 2000 to 2019) by 9.3 times., from entrepreneurial activity – 4 times. The change in the structure of income is such that over the period under study (2000-2019) the share of social payments increases by 13.5% and by 2019, reaching 31.1%, however, the share of income from property and from entrepreneurial activity is permanently decreasing (by 0.7 and 11.5%, respectively), occupying an extremely low level in the structure of income (2.0 and 5.9%, respectively). Summarizing the statistical data, we can conclude that the indicators adopted for characterizing income clearly demonstrate (1) low entrepreneurial activity of the population of the Kurgan region (a low share of income from property and entrepreneurship), (2) the structure of income of the population of the Kurgan region, which actually demonstrates a high social budget pressure (wages – 55.3%; social payments – 31.1%; income from entrepreneurial activity – 5.9%; income from property – 2.0%; other income – 7.7%), which characterizes the region as depressive, requiring substantial social support from the population [19].

With regard to the latest indicators of average monthly incomes of the population of the Kurgan region available for analysis (in particular, wages, pensions), the following conclusions can be drawn: 1) for 2019, the accrued wages of employees of various organizations, including small businesses, averaged 30,632.2 rub.; 2) in 2019, wages increased by 8.7% compared to the previous (2018) year; 3) the average monthly amount of accrued pensions (2019) was 13873.2 thousand rubles. (table 4). As for agriculture itself, in this industry in 2019 the average wage was almost 22 thousand rubles. (21903.4 thousand rubles) or 71.5% of the average monthly nominal wage per employee in the region as a whole. As the data obtained in the course of the study show, the low level of wages of villagers does not ensure high employment in social production, and the level of development of entrepreneurship (especially agricultural) in the region is extremely low. As a result, the peculiarities of agriculture and the conditions (and not always favorable) in its activities, based on heavier, less prestigious and at the same time practically devalued labor, do not motivate agricultural producers to one or another socio-economic reforms, creating, in fact, preconditions for social tension in the countryside.

According to calculations (including taking into account the consumer price index), real wages in the Kurgan region increase on average, but insignificantly. So, in 2019, the positive dynamics of this indicator (relative to 2018) amounted to only 4.1%, in 2017 and 2018 (compared to the corresponding previous year) - 5-7%, and in the previous two year (2015-2016, there is a negative dynamics of this important source of income. With regard to the real average monthly assigned pension, it can be concluded that there is either a slight de-

crease in this indicator (in 2016) or a slight increase (in other years), the level of real disposable average per capita money income in each subsequent year (compared to the previous year) regularly decreases during 2015-2019 by an average of 4.6%. As a result, when comparing the indicators of money income (wages, pensions) of the population Kurgan region for 2019 and 2000, it turns out that there is still a high number of people living in this region, whose monetary income does not correspond to the subsistence level, is stable. accounting for about 20% (72nd place in this indicator in the Russian Federation).

Table 4.

Indicators of the average	monthly income of the	population of the Kurgan	region
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Indicators	2000	2015	2016	2017	2018	2019
Average per capita monetary income of the population per month, p.	1341,6	20310,1	20174,9	20660,1	20334,4	21304
Real disposable average per capita cash income as compared to the level of the previous year,%	113,1	93,7	93,4	98,3	93,2	98,4
Average monthly nominal accrued wages of employees of organizations, p.	1461,9	22064,3	23334,6	25432,9	28159,4	30632,2
Real accrued wages of employees of organizations, as a percentage of the previous year	116	89,1	98,7	105,1	107,5	104,1
Average monthly assigned pensions, p.	807,6	11077,5	11414,1	12304,9	13076	13873,2
Real average monthly assigned pension to the level of the previous year,%	132,8	100,2	97,9	105,5	101,2	103,4
The share of the population with monetary incomes below the subsistence level in the total population,%	50	18,8	19,7	19,7	19,6	19,6

Source: [19]

As a result, low incomes of the population form a completely predictable structure of expenditures, which is confirmed by the rule formulated on the basis of empirical studies (in the context of the world economy), according to which the population, having low incomes, spends most of them mainly for consumer needs. The structure of cash expenditures of the population of the Kurgan region demonstrates (confirming the regularity verified by scientists) the largest share of expenses for the purchase of goods and payment for services in the total amount of expenses (Table 5).

Table 5.

	2015	2016	2017	2018	2019				
Million rubles									
Total	211026,9	207721,3	210688,9	204999,4	212428,7				
including:									
consumer spending	153155,1	152728,6	158891,3	162640,0	170255,5				
shopping	120026,4	119640,1	124080,5	126578,4	131152,8				
payment for services	31135,9	31752,1	32997,7	34030,4	37072,3				
payments for goods made abroad	1992,8	1336,4	1813,1	2031,2	2030,4				
compulsory payments and various contributions	27006,7	23487,8	22903,7	24834,3	27257,2				
increase (decrease) in savings in deposits and securities	7998,0	5249,6	6957,6	3225,6	4141,8				
purchase of real estate	2966,5	3066,4	2682,8	3324,6	3225,1				
other expenses	19900,6	23188,9	19253,5	10974,9	7549,2				
	As a p	ercentage of	the total						
Total	100	100	100	100	100				
including:									
consumer spending	72,6	73,5	75,4	79,3	80,1				
shopping	56,9	57,6	58,9	61,7	61,7				
payment for services	14,8	15,3	15,6	16,6	17,5				
payments for goods made abroad	0,9	0,6	0,9	1,0	1,0				
compulsory payments and various contributions	12,8	11,3	10,9	12,1	12,8				
increase (decrease) in savings in deposits and securities	3,8	2,5	3,3	1,6	1,9				
purchase of real estate	1,4	1,5	1,3	1,6	1,6				
other expenses	9,4	11,2	9,1	5,4	3,6				

Dynamics of cash expenditures and savings of the population of the Kurgan region

Source: [19]

Moreover, world practice confirms that the larger the share of the total amount of expenditure is spent on paying for the essentials (for example, for the purchase of goods, payment for services, compulsory payments and contributions), the worse the material well-being of the population. Obviously, if the share of consumer spending (in the total amount of expenditures) is 80% (2019), then only insignificant amounts (1.6%) are allocated for the purchase of housing or placed as savings (an increase of 1.9%). Thus, most of the rural population of the Kurgan region is actually unable to make savings due to the constant (1) rise in prices for food and essential goods, (2) an increase in the amount of mandatory payments and contributions. Of course, the resulting structure of expenditures becomes a significant obstacle to the positive evolution of human capital in rural areas of the studied region, and, consequently, a significant factor holding back its development.

Discussion

Starting to generalize the results of this study, one should pay attention to the fact that within the framework of the main theories of human capital, which have been gaining special popularity in recent decades, some scientists [11] do not support the scientific hypothesis that human capital affects labor productivity, and productivity, in turn, affects results and income. In their opinion, some modern postulates of the theory of human capital are dubious and require solid proof [11]. For example, justified skepticism raises the link between human capital and income. So, if income is closely correlated with the return on the use of human resources, then human productivity (and, consequently, both human potential and human capital) should have the same colossal differentiation as income. Nevertheless, it is this statement that is disputed (at one time) in the works of F. Galton and V. Pareto, who empirically prove that human characteristics (height, weight, IQ, etc.) are normally distributed and tend to approach the average value. and therefore estimates of a person's productivity (as well as his income) should also be normally distributed. In fact, in their studies, it was justified by calculation that the distribution of income, on the contrary, deviates (to varying degrees, but significantly) from the law of normal distribution. This contradiction has been the object of numerous studies of political economists over the past few decades [36; 39], but even today there is no objective explanation for it, and therefore the questions of the influence of the quality of human capital and its productivity on income still remain unanswered, being, by in fact, one of the weak links in the theory of human capital. Disputing this connection, B. Fix justifies the heterogeneity in individual incomes to a greater extent by the different position of a person in the social hierarchy, to a lesser extent - by productivity and the presence of different human capital [11].

With regard to the relationship between the individual characteristics of human capital and the results of human activity, researchers come to certain conclusions, arguing that the success of a subject's functioning depends on factors such as (1) innate abilities and specific conditions of life (at the individual level), (2) existing organizational capital (at the level of firms), (3) a set of such forms of capital as human, social, cultural (at the territorial level). As a result, we can conclude that in modern conditions of rapid technological progress, when (at first glance) the main factor of development is technical (and technological) innovations, it is still advisable to harmoniously combine (complement) technical innovations, on the one hand, and human social, organizational , cultural capital – on the other hand, which in aggregate will determine the implementation of the potential in society (country, region) and, as a result, an increase in the standard of living of the population.

Conclusion

Survey and analytical studies undertaken directly within the framework of the study, the results of which are presented in this article, allow us to highlight a number of features inherent in the development of the Kurgan region in recent years and concerning the well-being of its population, namely: 1) a significant reduction in the population of the region; 2) low incomes of the population of the region; 3) weak entrepreneurial activity of the population; 4) reduction of opportunities for earning income from labor activity; 5) high social burden of the regional budget (growth of social payments both in absolute and relative terms); 6) an unacceptably high share of consumer spending in the total expenditure structure of the region's population. As a result, the unfavorable demographic processes observed in rural areas, together with low incomes of the rural population and an unfavorable structure of expenses for personal development, become a significant obstacle to the formation of human capital of the required quality, the achievement of balanced development of rural areas in general.

As a result, the conclusions obtained in the study prove: 1) employment of the population and, of course, its income (and, as a consequence, the solution of socio-economic problems) depend on the state of the dominant real sector of the economy in a particular region; 2) the lack of both personal and social (at the level of the municipality, oblast, region) income significantly limits the investments necessary for the formation of adequate human capital (in education, vocational training, the social sphere, improving entrepreneurial abilities and creative potential). The identified problems are today the key obstacles to rural development and, of course, serious measures are required to overcome them. In this regard, it should be noted the importance of state strategic documents being developed for rural areas, including (1) the Strategy for the development of agro-industrial and fishery complexes for the period up to 2030 (for the dynamic development of the agricultural sector of the economy) and (2) The strategy for the spatial development of the Russian Federation for the period until 2025 (in order to create favorable conditions for the life of the population). When planning the further development of the region, the regional authorities are preparing special (regional) programs (primarily in line with the implementation of the above-mentioned main strategic documents), many of which are aimed at creating conditions for attracting highly qualified specialists to the economy of the regions (agriculture, industry, services) and the formation of a favorable environment for the life of the local population (worthy of their living, increasing the birth rate, getting education, maintaining health).

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